

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: **Tracey Wilkes**

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 985 Cedar Grove Loop (2) \_\_\_\_\_  
Bolivar, TN 38008

PLAN PAYMENT:

Debtor(1) shall pay \$ 255.00 Weekly

☒ PAYROLL DEDUCTION From: UGN, Inc., 18410 Crossing Drive, Suite C, Tinsley park, IL 60487

1. THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION ☐ YES ☒ NO  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ YES ☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at \$341 meeting.

4. DOMESTIC SUPPORT:

None Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to: \_\_\_\_\_ Monthly Plan Payment: \_\_\_\_\_  
ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_

5. PRIORITY CLAIMS:

-NONE- Amount \_\_\_\_\_ \$ \_\_\_\_\_

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☒ Paid by Trustee to:

Ditech Financial LLC ongoing payment begins July 2019 \$758.00  
Approximate arrearage: 12,600.00 Interest 0.00 \$210.00

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: \_\_\_\_\_ Rate of Interest \_\_\_\_\_ Monthly Plan Payment: \_\_\_\_\_  
None

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)] Value of Collateral: \_\_\_\_\_ Rate of Interest \_\_\_\_\_ Monthly Plan Payment: \_\_\_\_\_  
-NONE- \$ \_\_\_\_\_

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:

-NONE- Collateral: \_\_\_\_\_

10. SPECIAL CLASS UNSECURED CLAIMS:

-NONE- Amount: \_\_\_\_\_ Rate of Interest \_\_\_\_\_ Monthly Plan Payment: \_\_\_\_\_  
\$ \_\_\_\_\_

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

US Dept of ED/GSL/ATL. \$8,363.00  
Deferred. Debt Will Survive Discharge.

US Dept of ED/GSL/ATL. \$4,095.00  
Deferred. Debt Will Survive Discharge.

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. § 522(f):

**-NONE-**

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: **\$29,593.16**

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

☐

%, OR,

☒

THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

None

☐

Assumes

**OR**

☐

Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately **60** months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

None

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Alissa York Gay

Date April 1, 2019

Alissa York Gay 024812

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

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